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		<u>Paye i ui so</u>							
United	States Bankruptcy Co	ourt							
	•		Voluntary Petition						
Northern Dis	trict of Illinois Easterr	Division							
Name of Debtor (if individual, enter Last, First, N	hiddle):	Name of Joint Debtor (Spouse) (Last, Fir	st Middle)						
Buriel, Ern	,	Name of John Debtor (Opedac) (East, 1 ii	st, whatey						
All Other Names used by the Debtor in the last and trade names):	3 years; (include married, maiden	All Other Names used by the Joint Debtor in the last 8 years; (include married, maiden and trade names):							
Last four digits of Soc. Sec./Complete EIN or oth state all)  ***-**-4156	er Tax I.D. No (if more than one,	Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No (if more than one, state all							
Street Address of Debtor (No. & Street, City, and 4040 Birchwood Ave Skokie IL	d State):	Street Address of Joint Debtor (No. & Street, City, and State):							
County of Residence or of the Principal Place of	Business:	County of Residence or of the Principal	Place of Business:						
,		county of reconstruct of an area in market	1000 01 2001110001						
CO	OK								
Mailing Address of Debtor (if different from stree	t address)	Mailing Address of Joint Debtor (if different from street address):							
Location of Principal Assets of Business Debtor	(if different from street address above):								
Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box.)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)							
<ul> <li>Individual (includes Joint Debtors)</li> <li>□ Corporation (includes LLC &amp; LLP)         See Exhibit D on page 2 of this form</li> <li>□ Partnership</li> <li>□ Other (If debtor is not one of the above entities, check this box and state type of entity below.)</li> </ul>	Heath Care Business Single Asset Real Estate as defined in 11 U.S.C 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Nature o	Chapter 15 Petition for Recognition of a Foreign Main Proceeding  Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Debts (Check one Box)  Debts are primarily business debts.						
	(Check box, if applicable.)  Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	§ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."							
Filing Fee (Ch	eck one box)		apter 11 Debtors						
<ul><li></li></ul>	on certifying that the debtor is	Check one box  Debtor is a small business debtor as defined in 11 U.S.C. Sec 101(51D)  Debtor is not a small business debtor as defined in 11 U.S.C. Sec. 101(51D)  Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than 2 million.							
Filing Fee wavier requested (applicable to c attach signed application for the court's constant.		Check all applicable boxes:  A plan is being filed with this petitic  Acceptances of the plan were solid of creditors, in accordance with 1	cited prepetition from one of more classes						
Statistical/Administrative Information		-	This space is for court use only						
	perty is excluded and administrative expense	s paid, there will be no							
funds available for distribution to unsecured	creditors.								
Estimated Number of Creditors  1- 50- 100- 2	200- 1,000- 5,001- 10,0	001 25,001 50,001 O	Over						
	99 5,000 10,000 25,		0,000						
Estimated Assets  \$0 to \$10,000 \$100,000		\$1 million to More than	\$100 million						
Estimated Liabilities									
\$0 to \$50,000 to \$100,000		\$1 million to More than	n \$100 million						

	Document_	Page 2 of 38					
Т	Voluntary Petition his page must be completed and filed in every case)	Name of Debtor(s)	Buriel, Ernesta Mira	n			
	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach	additional sheet)				
Location Where Filed	i:	Case Number:	Date Filed:				
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more th	an one, attach additional sheet)				
Name of Debtor:		Case Number:	Date Filed:				
District:		Relationship:	Judge:				
forms 10K an pursuant to S 1934 and is req	Exhibit A  sted if debtor is required to file periodic reports (e.g., d 10Q with the Securities and Exchange Commission ection 13 or 15 (d) of the Securities Exchange Act of uesting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petitioner named in the foregoing petition, declare					
	A is attached and made a part of this petition.	/s	s/ Nathan E Curtis				
		Nathan E Curti	s	Dated: 09/27/2007			
Yes, and No.	Exh  (To be completed by every individual debtor. If a joint petition is file to complete and signed by the debtor is attached and made a part of this petition.)	ibit D  ad, each spouse must complete a petition.		or safety?			
	_	ng the Debtor - Venue pplicable Box.)					
	Debtor has been domiciled or has had a residence, principal pl days immediately preceding the date of this petition or for a lor						
	There is a bankruptcy case concerning debtor's affiliate, gener	ral partner, or partnership per	nding in this District.				
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.							
	Statement by a Debtor Who Resides	s as a Tenant of Resid	lential Property				
	Landlord has a judgment against the debtor for possession of following.)	debtor's residence. (If box cl	hecked, complete the				
	(Name of landlord that obtained judgme	ent)					
	(Address of Landlord)		ale de la dalla da la compania da l				
	Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the possession was entered, and						
	Debtor has included in this petition the deposit with the court of period after the filing of the petition.	f any rent that would become	e due during the 30-day				

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**Voluntary Petition** 

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Buriel, Ernesta Miran

### **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Ernesta Miran Buriel

**Ernesta Miran Buriel** 

08/29/2007 Dated:

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

### << Sign & Date on Those Lines

### Signature of Attorney

### /s/ Nathan E Curtis

Signature of Attorney for Debtor(s)

### **Nathan E Curtis**

Printed Name of Attorney & Bar Number

Bar No: 6269588

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 09/27/2007

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ernesta Miran Buriel Debtor

Bankruptcy Docket #:

### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Funcata Miran Durial	Here
Dated:	08/29/2007	/s/ Ernesta Miran Buriel	Sign & Date
I certify un	der penalty of perjury th	at the information provided above is true and correct.	
	The United States trustee or ot apply in this district.	bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 1	09(h)
	Active military duty in a milit	itary combat zone.	
particip	• •	J.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to ng in person, by telephone, or through the Internet.);	
of reali		U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapons with respect to financial responsibilities.);	able
	4. I am not required to receive a notion for determination by the co	a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied ourt.]	
credit o provide deadlir period	counseling briefing within the firs ed the briefing, together with a c ne can be granted only for cause . Failure to fulfill these requirem	easons stated in your motion, it will send you an order approving your request. You must still obtainst 30 days after you file your bankruptcy case and promptly file a certificate from the agency that copy of any debt management plan developed through the agency. Any extension of the 30-day e and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day nents may result in dismissal of your case. If the court is not satisfied with your reasons for filing your a credit counseling briefing, your case may be dismissed.	
•	from the time I made my request an file my bankruptcy case now.	edit counseling services from an approved agency but was unable to obtain the services during the st, and the following exigent circumstances merit a temporary waiver of the credit counseling requir. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumst	ement
perfor a cop	d States trustee or bankruptcy a rming a related budget analysis,	the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by administrator that outlined the opportunties for available credit counseling and assisted me in but I do not have a certificate from the agency describing the services provided to me. You must be describing the services provided to you and a copy of any debt repayment plan developed through your bankruptcy case is filed.	file
perfor	d States trustee or bankruptcy a rming a related budget analysis,	the filling of my bankruptcy case, I received a briefing from a credit counseling agency approved by administrator that outlined the opportunties for available credit counseling and assisted me in , and I have a certificate from the agency describing the services provided to me. Attach a copy of asyment plan developed through the agency.	

**Ernesta Miran Buriel** 

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Ernesta Miran Buriel, Debtor** Bankruptcy Docket #:

Attorney for Debtor: Nathan E Curtis

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: \$1,500 For legal services, Debtor(s) agrees to pay and I have agreed to accept \$1,500 Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. **Balance Due** \$0

The source of the compensation paid to me was:

Debtor(s) Other: (specify)

The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- Representation of the client at the first scheduled meeting of creditors.
- Advice as required.
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Nathan E Curtis 09/27/2007 Dated:

> Attorney Name: Nathan E Curtis LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 6269588

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Ernesta Miran Buriel, Debtor** 

Attorney for Debtor: Nathan E Curtis

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

Description and Location of Property	Nature of Debtor's Interest in Property  Husband Wife Joint Or Community		Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim					
[x] None									
Total Market Value of Real Property (Report also on Summary of Schedules)									

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ernesta Miran Buriel, Debtor

Attorney for Debtor: Nathan E Curtis

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

Type of Property	N O N E	Description and Location of Property	H W J	Debtor's Property Deduct	Value of Interest in Without ting Any I Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Checking account with LaSalle Bank - Acct#XXXX0145		\$	316
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, stereo, sofa, table, chairs, lamps, stove, refrigerator, microwave, pots/pans, dishes/flatware		\$	800
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	50
06. Wearing Apparel		Necessary wearing apparel.		\$	300
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$	50
08. Firearms and sports, photographic, and other hobby equipment.	X	3, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x				
10. Annuities. Itemize and name each issuer.	X				
PFG Record # 321927		NEN 18818 MEK MIKE MI BENE KINER KANKE MEN MEN KINE IKEN IKE IBEN 18. BENA 1881	Form B	B (10/05)	Page 1 of 3

In re

Ernesta Miran Buriel, Debtor

SCHEDULE B - PERSONAL PROPERTY							
Type of Property	N O N E	Description and Location of Property	C H W	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X						
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X						
13. Stocks and interests in incorporated and unincorporated businesses.	X						
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X						
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X						
16. Accounts receivable	Х						
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X						
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X						
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X						
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X						
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X						
22. Patents, copyrights and other intellectual property. Give particulars.	X						
23. Licenses, franchises and other general intangibles.	X						
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X						
25. Autos, Truck, Trailers and other vehicles and accessories.	X						
26. Boats, motors and accessories.	X						

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ernesta Miran Buriel, Debtor

SCHEDULE B - PERSONAL PROPERTY									
Type of Property	N O N E	Description and Location of Property	C H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or					
27. Aircraft and accessories.	X								
28. Office equipment, furnishings, and supplies.	X								
29. Machinery, fixtures, equipment, and supplie used in business.	Х								
30. Inventory	Х								
31. Animals	X								
32. Crops-Growing or Harvested. Give particulars.	X								
33. Farming equipment and implements.	Х								
34. Farm supplies, chemicals, and feed.	X								
35. Other personal property of any kind not already listed. Itemize.	X								
		Total (Report also on Summary of Schedules)		\$1,516					

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Ernesta Miran Buriel, Debtor

Attorney for Debtor: Nathan E Curtis

SCHEDULE C - PROPER	TY CLAIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)	Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.  Checking account with LaSalle Bank - Acct#XXXX0145	735 ILCS 5/12-1001(b)	\$ 316	\$ 316
04. Household goods and furnishings, including audio, video, and computer equipment.  Household goods; TV, VCR, stereo, sofa, table, chairs, lamps, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 800	\$ 800
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 50	\$ 50
06. Wearing Apparel Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 300	\$ 300
07. Furs and jewelry.  Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 50	\$ 50

11 U.S.C. § 522(b)(3)

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Ernesta Miran Buriel, Debtor** 

Attorney for Debtor: Nathan E Curtis

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name address, and legal relationship to the minor child of a person described in in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
[x] None								

Total

\$ -

(Report also on Summary of Schedules.)

(if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re

Ernesta Miran Buriel, Debtor

Attorney for Debtor: Nathan E Curtis

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950 * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

In re

Ernesta Miran Buriel / Debtor

Attorney for Debtor: Nathan E Curtis

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	AT&T Attn: Bankruptcy Dept. PO Box 8212 Aurora IL 60572-8212 Acct #: 351614811			Dates: 2001 Reason: Utility Bills/Cellular Service				\$ 100
2	Bank of America Attn: Bankruptcy Dept. PO Box 1390 Norfolk VA 23501 Acct #: 488860310766			Dates: 2004 Reason: Credit Card or Credit Use				\$ 2,000
3	Bank of America Attn: Bankruptcy Dept. PO Box 84006 Columbus GA 31908 Acct #: 443548930022			Dates: 2001 Reason: Credit Card or Credit Use				\$ 2,100

In re

**Ernesta Miran Buriel / Debtor** 

Attorney for Debtor: Nathan E Curtis

	SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIORITY CLAIMS	
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State  Output  Date Claim Was Incurred and Consideration For Claim.  Claim	÷
4	Capital One Bankruptcy Department PO 628 Buffalo NY 14240 Acct #: 529115167794		Н	Dates: 2000 Reason: Credit Card or Credit Use \$ 1,800	
5	Capital One Bankruptcy Department 111 Havin Dr. Houston TX 77072 Acct #: 438864188455		Н	Dates: 2001 Reason: Credit Card or Credit Use \$ 2,750	_
6	Capital One Bankruptcy Department PO Box 30285 Salt Lake City UT 84130 Acct #: XXX XX 4156			Dates: 2005 Reason: Credit Card or Credit Use \$ 1,800	

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Freedman Anselmo Lindberg & Rappe LLC PO Box 3228 Naperville IL 60566

7	Discover Card  Bankruptcy Department PO Box 30395 Salt Lake City UT 84130  Acct #: 6011007540740932	Н	Dates: Reason:	? Credit Card or Credit Use		\$ 3,000	)
8	Emerge Bankruptcy Department PO Box 105374 Atlanta GA 30348 Acct #: 414682000014		Dates: Reason:	2004 Credit Card or Credit Use		\$ 2,600	)

# Document Page 15 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record #

321927

Ernesta Miran Buriel / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C M H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
9	First North American Bank Attn: Bankruptcy Dept. 5959 Corporate Dr Houston TX 77036 Acct #: 26649076346528		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$ 2,750	
10	GEMB/LOWES Attn: Bankruptcy Dept. PO Box 981064 El Paso TX 79998 Acct #: 7987192414163			Dates: 2004 Reason: Credit Card or Credit Use				\$ 500	
11	Lord & Taylor Attn: Bankruptcy Dept. PO Box 1628 Hazelwood MO 63043 Acct #: R0001702			Dates: 1990 Reason: Credit Card or Credit Use				\$ 200	
12	Louries Attn: Bankruptcy Dept. PO 530914 Atlanta GA 30353 Acct #: XXX XX 4156		Н	Dates: 2005 Reason: Credit Card or Credit Use				\$ 300	
13	National City Bank Attn: Bankruptcy Dept. PO Box 856153 Louisville KY 40285-6153 Acct #: 431196715733		Н	Dates: 2004 Reason: Credit Card or Credit Use				\$ 5,000	
14	Verizon Wireless Bankruptcy Department PO Box 1850 Folsom CA 95763 Acct #: 3902805125380			Dates: 2006 Reason: Utility Bills/Cellular Service				\$ 400	
15	Washington Bank Attn: Bankruptcy Dept. Address:?		Н	Dates: Year? Reason: Credit Card or Credit Use				\$ 9,000	
	Acct #: 26649076346528			#11# 1#11### 1##1 11#11 #111#				Page 3 of 4	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Ernesta Miran Buriel / Debtor** 

Attorney for Debtor: Nathan E Curtis

SCHEDULE F -	CDEDITORS	HOI DING	LINGECTIDED	NON DDIODITY	CI AIME
OCHEDULE F -	· CKEDIIOKO	HOLDING	ONSECURED	NON-PRIORIT	CLAIMS

Creditor's Name, Mailing Address Including
Zip Code and Account Number
(See Instructions Above)

Codebtor C M H

Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State Unliquidated

Contingent

Amount of Claim

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 34,300.00

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ernesta Miran Buriel, Debtor

Attorney for Debtor: Nathan E Curtis

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Ernesta Miran Buriel, Debtor** 

Attorney for Debtor: Nathan E Curtis

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	



### Case 07-17718 Doc 1 Filed 09/27/07 Entered 09/27/07 18:37:03 Desc Main Document Page 19 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Ernesta Miran Buriel / Debtor** Bankruptcy Docket #:

Attorney for Debtor: Nathan E Curtis

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE						
Status: Widowed	None, , , ,						
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT					
Occupation:	Retired						
Name of Employer:							
Years Employed							
Employer Address:							
City, State, Zip	,	,					

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE			
. Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 0.00			
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00			
B. SUBTOTAL	\$ 0.00	\$ 0.00			
I. LESS PAYROLL DEDUCTIONS	_				
a. Payroll Taxes and Social Security	\$ 0.00	\$ 0.00			
b. Insurance	\$ 0.00	\$ 0.00			
c. Union Dues	\$ 0.00	\$ 0.00			
d. Other (Specify)  Pension:	\$ 0.00	\$ 0.00			
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00			
Child Support:	\$ 0.00	\$ 0.00			
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00			
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00			
S. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00			
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00			
B. Income from real property	\$ 0.00	\$ 0.00			
D. Interest and dividends	\$ 0.00	\$ 0.0			
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.0			
Social Security or government assistance (Specify)	\$ 0.00	\$ 0.0			
12. Pension or retirement income	\$ 1,016.00	\$ 0.0			
13. Other monthly income (Specify:) & &	\$ 0.00	\$ 0.00			
Unemployment Income	\$ 0.00	\$ 0.00			
4. SUBTOTAL OF LINES 7 THROUGH 13					
5. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1,016.00	\$ 0.00			
6. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;	\$ 1,016.00				
there is only one debtor repeat total reported on line 15.)	. , , -				

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 321927

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

## UNITED STATES BANKRUPT CYCOURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ernesta Miran Buriel / Debtor Bankruptcy Docket #:

Attorney to	r Debtor: Nathan E (						
	SCHEDUL	E J - CURREN	IT EX	(PENSES OF I	NDIVIDUAL	DEBTOR(S)	
	ete this schedule by estimati ade bi-weekly, quarterly, ser				ebtor's family at time c	ase filed. Prorate any	
Check b	ox if joint petition is filed & de	btor's spouse maintains a	separate	household. Complete a se	parate schedule of exp	enditures labeled "Spous	e".
— . Rent or	home mortgage paym	ent (include lot rent	ed for r	nobile home)			\$ 300.00
	Il Estate taxes included	•		b. Property insura	ance included?	[] Yes [x] No	Ψ 000.00
. Utilities:	a. Electricity and H			. ,			\$ 50.00
. Отписо.	b. Water and Sewe	•					\$ -
	c. Telephone						\$ 75.00
	d. Other Garba	age, Internet, Cable	•				\$ -
. Home M	laintenance (repairs a	nd upkeep)					\$ -
. Food		,					\$ 300.00
. Clothing							\$ 20.00
. Laundry	and Dry Cleaning						\$ 20.00
. Medical	and Dental Expenses						\$ 70.00
. Transpo	ortation (not including o	ar payments)	Gas,	Folls/Parking, Fees	Licenses, Repair	, Bus/Train	\$ 50.00
. Recreat	ion, Clubs and Enterta	inment, Newspaper	s, Mag	azines, etc.			\$ 30.00
	ole Contributions						\$ -
1. Insurano	ce (not deducted from	•	n home	e mortgage payment	s)		\$ -
	a. Homeowner's or	Renter's					\$ -
	b. Life c. Health						\$-
	d. Auto						\$ -
	e. Other						<del>Ψ</del> \$-
2 Taxes (r	not deducted from wag	ies or included in ho	nme mo	ortgage navments)			Ψ
(Specify		Tax Repayments,					\$ -
	ent Payments: (In Cha				s to be included in	plan)	
	a. Auto	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,			, p. 15.1.1)	<b>\$</b> -
	b. Reaffirmation Pa	ayments					\$ -
	c. Other			\$-			<u>\$-</u>
-	, maintenance and sup						<b>\$</b> -
•	its for support of additi	•	•	•			<b>\$-</b>
_	expenses from operat	•		·	•		<b>\$</b> -
7. Other:	Haircuts, Hygiene,	Newspaper/Mag Postage/Banki		Tuition, Books &	Childcare & Babysitting	Pet Care:	
	Eyecare, Meds \$65.00	\$7.00	119	GLS Repay: \$0.00	\$ -	\$ -	\$72.00
	GE MONTHLY EXPEN	ISES (Total lines 1-17.		so on Summary of Scheo	lules and if applicable	, on	\$ 987.00
	e any increase/decrea			ted to occur within the	ne year following	the filing this docun	nent:
							<b># 4 040 0</b>
0. STATEN	MENT OF MONTHLY N	NET INCOME		Average monthly inco			\$ 1,016.00
				Average monthly exp		18 above	\$ 987.00
				Monthly net income (	·		\$ 29.00
			d. T	otal amount to be pa	aid into pian mont	nıy	<b>\$</b> -

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ernesta Miran Buriel, Debtor

Attorney for Debtor: Nathan E Curtis

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives;

	NONE	
ı	<b>V</b>	
ı	X	
ı		

### 01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
Spouse	
AMOUNT	SOURCE

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ernesta Miran Buriel, Debtor

Attorney for Debtor: Nathan E Curtis

### STATEMENT OF FINANCIAL AFFAIRS

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)



03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Dates of of Creditor
 Amount Payments
 Amount Paid
 Still Owing



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Dates of
 Amount Paid or Value of
 Amount

 of Creditor
 Payment/Transfers
 Transfers
 Still Owing

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ernesta Miran Buriel, Debtor

Attorney for Debtor: Nathan E Curtis

### STATEMENT OF FINANCIAL AFFAIRS

NONE

C.

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor Dates of Payments

Amount Paid or Value of Transfers Amount Still Owing

NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property

NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property



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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ernesta Miran Buriel, Debtor

Attorney for Debtor: Nathan E Curtis

### STATEMENT OF FINANCIAL AFFAIRS

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andDateTerms ofAddress ofofAssignment orAssigneeAssignmentSettlement

X

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and<br/>AddressName & LocationDateDescriptionAddressof Court Caseofand Value ofof CustodianTitle & NumberOrderProperty

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Relationship Date Description or to Debtor, of and Value Organization If Any Gift Description

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Date
Value if Loss Was Covered in Whole or in of
Of Property Part by Insurance, Give Particulars Loss

# Document Page 25 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ernesta Miran Buriel, Debtor

Attorney for Debtor: Nathan E Curtis

	STATEMENT OF F	INANCIAL AFFAIRS	
09. PAYMENTS RELATED TO DEBT COU	UNSELING OR BANKRUPTCY:		
	the bankruptcy law or preparation	to any persons, including attorneys, for cons n of a petition in bankruptcy within one (1) ye	
Name and Address		Date of Payment, Name of Payer if	Amount of Money or Description and
of Payee		Other Than Debtor	Value of Property
Law Office of Peter Francis			Payment/Value:
Geraci			1,500.00
55 E. Monroe Street #3400			
Chicago, IL60603			
debtor to any persons, including attorneys, a petition in bankruptcy within 1 year imme Name and Address of Payee		consolidation, relief under the bankruptcy la ment of this case.  Date of Payment,  Name of Payer if  Other Than Debtor	w or preparation of  Amount of Money or description and Value of Property
MMI/CCCS		2007	\$50.00
9009 W. Loop S.			
Houston, TX 77096			
Phone 866.983.2227			
0. OTHER TRANSFERS			
ransferred either absolutely or as security	with two (2) years immediately p include transfers by either or bott	rse of the business or financial affairs of the receding the commencement of this case. (No spouses whether or not a joint petition is file	Married debtors
Name and Address of		Describe Property	
Transferee, Relationship	Date	Transferred and	
to Debtor	Date	Value Received	
0b. List all property transferred by the del ust or similar device of which the debtor i	` ' '	ately preceding the commencement of this ca	ise to a self-settled
Name of	Date(s)	Amount and Date	
Trust or	of	of Sale or	

Transfer(s)

Closing

other Device

NONE

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ernesta Miran Buriel, Debtor

Attorney for Debtor: Nathan E Curtis

### STATEMENT OF FINANCIAL AFFAIRS

NONE

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

NONE

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

NONE

### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE

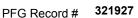
#### 14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address

Description and Value of Property

Location of Property





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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ernesta Miran Buriel, Debtor

Attorney for Debtor: Nathan E Curtis

<b>STATEMENT</b>	OF	FINAN	ICIAI	ΔFFΔ	IRS
SIAIEMENI	OF.	LINHI	IUIAL	AFF	แกง

	NONE
I	Х

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

	Name	Dates of
Address	Used	Occupancy



16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law



### Document Page 28 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ernesta Miran Buriel, Debtor

17b. List the name and address of every Material. Indicate the governmental unit	•	<del>-</del>	Hazardous
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
17c. List all judicial or administrative pro debtor is or was a party. Indicate the nar number.			· ·
Name and Address of	Docket	Status of	
Governmental Unit	Number	Disposition	
18 NATURE, LOCATION AND NAME Of a. If the debtor is an individual, list the number of the debtor is an individual, list the number of the debtor is an individual, list the number of the debtor is an individual, list the number of the debtor in the debtor of the debtor of the number	ames, addresses, taxpayer identificatior the debtor was an officer, director, partn employed in a trade, profession, or othe	er, or managing executive of a corporati r activity either full- or part-time within si	ion, partner in a x (6) years
a. If the debtor is an individual, list the namending dates of all businesses in which the partnership, sole proprietor, or was self-immediately preceding the commencem within six (6) years immediately preceding the debtor is a partnership, list the namending dates of all businesses in which the	ames, addresses, taxpayer identification the debtor was an officer, director, partnemployed in a trade, profession, or othe ent of this case, or in which the debtor on the commencement of this case.  The saddresses, taxpayer identification rathe debtor was a partner or owned 5 per	er, or managing executive of a corporati r activity either full- or part-time within si wned 5 percent or more of the voting or numbers, nature of the businesses, and	ion, partner in a x (6) years equity securities beginning and
a. If the debtor is an individual, list the name and individual individual, list the name and individual, list the name and individual, list the name individual, list the name and individual individual, list the name and individual ind	ames, addresses, taxpayer identification the debtor was an officer, director, partnemployed in a trade, profession, or othe ent of this case, or in which the debtor on the commencement of this case.  The saddresses, taxpayer identification rathe debtor was a partner or owned 5 per	er, or managing executive of a corporati r activity either full- or part-time within si wned 5 percent or more of the voting or numbers, nature of the businesses, and	ion, partner in a x (6) years equity securities beginning and
a. If the debtor is an individual, list the namending dates of all businesses in which the partnership, sole proprietor, or was self-immediately preceding the commencem within six (6) years immediately preceding the debtor is a partnership, list the namending dates of all businesses in which the	ames, addresses, taxpayer identification the debtor was an officer, director, partnermployed in a trade, profession, or othe ent of this case, or in which the debtor on the tent of this case.  The addresses, taxpayer identification respectively the debtor was a partner or owned 5 per numencement of this case.  The addresses, taxpayer identification respectively.	er, or managing executive of a corporation activity either full- or part-time within signared 5 percent or more of the voting or numbers, nature of the businesses, and recent or more of the voting or equity second aumbers, nature of the businesses, and numbers, nature of the businesses, and	ion, partner in a x (6) years requity securities beginning and urities, within six
a. If the debtor is an individual, list the namending dates of all businesses in which of partnership, sole proprietor, or was self-immediately preceding the commencem within six (6) years immediately preceding the debtor is a partnership, list the namending dates of all businesses in which (6) years immediately preceding the confif the debtor is a corporation, list the namending dates of all businesses in which the	ames, addresses, taxpayer identification the debtor was an officer, director, partnermployed in a trade, profession, or othe ent of this case, or in which the debtor on the tent of this case.  The addresses, taxpayer identification respectively the debtor was a partner or owned 5 per numencement of this case.  The addresses, taxpayer identification respectively.	er, or managing executive of a corporation activity either full- or part-time within signared 5 percent or more of the voting or numbers, nature of the businesses, and recent or more of the voting or equity second aumbers, nature of the businesses, and numbers, nature of the businesses, and	ion, partner in a x (6) years requity securities beginning and urities, within six
a. If the debtor is an individual, list the namending dates of all businesses in which of partnership, sole proprietor, or was self-immediately preceding the commencem within six (6) years immediately preceding the debtor is a partnership, list the namending dates of all businesses in which to (6) years immediately preceding the confirmed dates of all businesses in which to (6) years immediately preceding the confirmed dates of all businesses in which to (6) years immediately preceding the confirmed dates of all businesses in which to (6) years immediately preceding the confirmed dates of all businesses in which to (6) years immediately preceding the confirmed dates of all businesses in which to (6) years immediately preceding the confirmed dates of all businesses in which to (6) years immediately preceding the confirmed dates of all businesses in which to (6) years immediately preceding the confirmed dates of all businesses in which to (6) years immediately preceding the confirmed dates of all businesses in which to (6) years immediately preceding the confirmed dates of all businesses in which the debtor is a corporation, list the name and the debtor is a corporation of the debtor is a corporation.	ames, addresses, taxpayer identification the debtor was an officer, director, partnermployed in a trade, profession, or othe ent of this case, or in which the debtor on the tent of this case.  The addresses, taxpayer identification respectively the debtor was a partner or owned 5 per numencement of this case.  The addresses, taxpayer identification respectively.	er, or managing executive of a corporation activity either full- or part-time within signated 5 percent or more of the voting or numbers, nature of the businesses, and recent or more of the voting or equity secundary.	ion, partner in a x (6) years requity securities beginning and urities, within six beginning and urities within six
a. If the debtor is an individual, list the na- ending dates of all businesses in which of partnership, sole proprietor, or was self- mmediately preceding the commencem within six (6) years immediately precedir of the debtor is a partnership, list the nan- ending dates of all businesses in which to 6) years immediately preceding the con of the debtor is a corporation, list the nan- ending dates of all businesses in which to 6) years immediately preceding the con Name & Last Four Digits of	ames, addresses, taxpayer identification the debtor was an officer, director, partnermoloyed in a trade, profession, or other ent of this case, or in which the debtor on the tent of this case.  The addresses, taxpayer identification in the debtor was a partner or owned 5 per numencement of this case.  The addresses, taxpayer identification in the debtor was a partner or owned 5 per numencement of this case.	er, or managing executive of a corporation activity either full- or part-time within signared 5 percent or more of the voting or numbers, nature of the businesses, and recent or more of the voting or equity secundary. In the secundary of the businesses, and recent or more of the voting or equity secundary.  Nature  Of	ion, partner in a x (6) years requity securities beginning and urities, within six beginning and urities within six

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In re

Ernesta Miran Buriel, Debtor

	STATEMENT OF F	NANCIAL AFFAIRS
has been, within six years immedia executive, or owner of more than 5	ately preceding the commencement of this	ration or partnership and by any individual debtor who is or case, any of the following: an officer, director, managing of a corporation; a partner, other than a limited partner, of a er activity, either full- or part-time.
· ·	ding the commencement of this case. A de	only if the debtor is or has been in business, as defined above, bettor who has not been in business within those six years
19. BOOKS, RECORDS AND FIN	ANCIAL STATEMENTS:	
List all bookkeepers and accounta the keeping of books of account ar		receding the filing of this bankruptcy case kept or supervised
Name and Address	Dates Services Rendered	
19b. List all firms or individuals whaccount and records, or prepared		ing the filing of this bankruptcy case have audited the books of
		Dates Services
Name	Address	Dates Services Rendered
19c. List all firms or individuals wh	Address	case were in possession of the books of account and records
19c. List all firms or individuals whof the debtor. If any of the books o . Name	Address  Do at the time of the commencement of this fraccount and records are not available, exception in the commencement of the fraccount and records are not available, exception in the commencement of this fraccount and records are not available, exception in the commencement of this fraccount and records are not available, exception in the commencement of this fraccount and records are not available, exception in the commencement of this fraccount and records are not available, exception in the commencement of this fraccount and records are not available, exception in the commencement of this fraccount and records are not available, exception in the commencement of this fraccount and records are not available, exception in the commencement of the comme	Rendered  case were in possession of the books of account and records
19c. List all firms or individuals who of the debtor. If any of the books o . Name  19d. List all financial institutions, co	Address  Do at the time of the commencement of this fraccount and records are not available, exception in the commencement of the fraccount and records are not available, exception in the commencement of this fraccount and records are not available, exception in the commencement of this fraccount and records are not available, exception in the commencement of this fraccount and records are not available, exception in the commencement of this fraccount and records are not available, exception in the commencement of this fraccount and records are not available, exception in the commencement of this fraccount and records are not available, exception in the commencement of this fraccount and records are not available, exception in the commencement of the comme	Rendered  case were in possession of the books of account and records to the splain.



# Document Page 30 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ernesta Miran Buriel, Debtor

STATEMENT OF FINANCIAL AFFAIRS				
20. INVENTORIES				
List the dates of the last two inve the dollar amount and basis of e		person who supervised the taking of each inventory, and		
Date of	Inventory	Dollar Amount of Inventory (specify cost, market of other		
Inventory	Supervisor	basis)		
o. List the name and address of	the person having possession of the records of	each of the inventories reported in a., above.		
Date of Inventory	Name and Addresses of Custodian of Inventory Records			
21. CURRENT PARTNERS, OF	FICERS, DIRECTORS AND SHAREHOLDER:	S:		
a. If the debtor is a partnership, I	ist nature and percentage of interest of each m	ember of the partnership.  Percentage of		
a. If the debtor is a partnership, i Name and Address	ist nature and percentage of interest of each m Nature of Interest	ember of the partnership.  Percentage of Interest		
a. If the debtor is a partnership, in the land Address  21b. If the debtor is a corporation	ist nature and percentage of interest of each m Nature of Interest	ember of the partnership.  Percentage of Interest  and each stockholder who directly or indirectly owns,		
a. If the debtor is a partnership, in the land Address  21b. If the debtor is a corporation	Nature of Interest  n, list all officers & directors of the corporation;	ember of the partnership.  Percentage of Interest  and each stockholder who directly or indirectly owns,		
Name and Address  21b. If the debtor is a corporation controls, or holds 5% or more of Name and Address	Nature Of Interest  Nature of Interest  Nature of Interest  Nature of Interest	ember of the partnership.  Percentage of Interest  and each stockholder who directly or indirectly owns, n.  Nature and Percentage of Stock Ownership		
na. If the debtor is a partnership, I  Name and Address  21b. If the debtor is a corporation controls, or holds 5% or more of  Name and Address	Nature Of Interest  Nature of Interest	ember of the partnership.  Percentage of Interest  and each stockholder who directly or indirectly owns, n.  Nature and Percentage of Stock Ownership  :		

# Document Page 31 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FI	NANCIAL AFFAIRS		
2b. If the debtor is a corporation, list neediately preceding the commence		ip with the corporation terminated within one (1) year		
Name	·	Date of		
and Address	Title	Termination		
. WITHDRAWALS FROM A PARTN	NERSHIP OR DISTRIBUTION BY A CO	PORATION:		
		credited or given to an insider, including compensation in any quisite during one year immediately preceding the		
Name and Address of	Date and	Amount of Money or		
Recipient, Relationship to  Debtor	Purpose of Withdrawal	Description and value of Property		
the debtor is a corporation, list the nor tax purposes of which the debtor h	• •	number of the parent corporation of any consolidated group (6) years immediately preceding the commencement of the		
the debtor is a corporation, list the nor tax purposes of which the debtor h	• •			
the debtor is a corporation, list the nor tax purposes of which the debtor hase.	as been a member at any time within six			
the debtor is a corporation, list the nor tax purposes of which the debtor hase.  Name of Parent Corporation	as been a member at any time within six  Taxpayer			
the debtor is a corporation, list the nor tax purposes of which the debtor hase.  Name of Parent Corporation  5. PENSION FUNDS:	Taxpayer Identification Number (EIN)			
or tax purposes of which the debtor hase.  Name of Parent Corporation  5. PENSION FUNDS:	Taxpayer Identification Number (EIN)	on number of any pension fund to which the debtor, as an		

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ernesta Miran Buriel, Debtor

Attorney for Debtor: Nathan E Curtis

### STATEMENT OF FINANCIAL AFFAIRS

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 08/29/2007 /s/ Ernesta Miran Buriel

X Date & Sign

**Ernesta Miran Buriel** 

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ernesta Miran Buriel / Debtor

Attorney for Debtor: Nathan E Curtis

### STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property Creditor's Name Intention

PROPERTY TO BE RETAINED

[x] None

\*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/29/2007 /s/ Ernesta Miran Buriel

**Ernesta Miran Buriel** 

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

In re

Ernesta Miran Buriel, Debtor

Attorney for Debtor: Nathan E Curtis

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMO	UNTS SCHEDULED	
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$1,516	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$-	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$34,300	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$1,016
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$987
TOTALS			\$ 1,516 TOTAL ASSETS	\$ 34,300 TOTAL LIABILITIES	

Bankruptcy Docket #: Ernesta Miran Buriel / Debtor

Attorney for Debtor: Nathan E Curtis

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

### State the following:

Average Income (from Schedule I, Line 16)	\$ 1,016.00
Average Expenses (from Schedule J, Line 18)	\$ 987.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 1,016.00

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 34,300.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 34,300.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ernesta Miran Buriel Debtor

Bankruptcy Docket #:

Attorney for Debtor: Nathan E Curtis

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 08/29/2007 /s/ Ernesta Miran Buriel

X Date & Sign

**Ernesta Miran Buriel** 

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

PFG Record #

321927

Ernesta Mi	ran Buriel / Debtor		
Attorney fo	or Debtor: Nathan E Cu	urtis	
		VERIFICATION OF CREDITOR MATRIX	
The above n	amed Debtor(s) hereby v	erify that the attached list of creditors is true and correct to the best of	our knowledge.
	I DECLARE UND	DER PENALTY OF PERJURY THAT THE FOREGOING IS TRU	E AND CORRECT.
Datada	00/00/0007	/s/ Ernesta Miran Buriel	V D - 1 - 0 - 0 '
Dated:	08/29/2007	Ernesta Miran Buriel	X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### UNITEDISTATES BARKRUSTOS COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Ernesta Miran Buriel Debtor** 

Attorney for Debtor: Nathan E Curtis

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated:	08/29/2007	/s/ Ernesta Miran Buriel	X Date & Sign
		Ernesta Miran Buriel	<b>J</b>

Dated: 09/27/2007 /s/ Nathan E Curtis

Attorney: Nathan E Curtis

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